

United States Bankruptcy Court  
District of Maryland

In re:  
Nicholas B. Arter, Sr.  
Debtor

Case No. 24-16894-MCR  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0416-0  
Date Rcvd: Feb 21, 2025

User: admin  
Form ID: pdfparty

Page 1 of 2  
Total Noticed: 4

The following symbols are used throughout this certificate:

**Symbol      Definition**

+      Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2025:**

Recip ID	Recipient Name and Address
db	+ Nicholas B. Arter, Sr., 5990 Richmond Hwy, Apt. 002-1106, Alexandria, VA 22303-2745
cr	+ SVF Alexandria Commons, LLC, c/o Leon Koutsouftikis, Esq, 1889 Preston White Drive, Suite 200, Reston, VA 20191-4368

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkmailings@nbsdefaultservices.com	Feb 21 2025 19:20:00	First Home Mortgage, 14841 Dallas Parkway, Suite 350, Dallas, TX 75254, UNITED STATES 75254-7685
intp	+ Email/Text: ch13alex@gmail.com	Feb 21 2025 19:20:00	Thomas P. Gorman, 1414 Prince St., Ste 202, Alexandria, VA 22314-2853

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 23, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2025 at the address(es) listed below:

Name	Email Address
Daniel M. Press	dpress@chung-press.com   pressdm@gmail.com, danpress@recap.email
Dorothy Carol Sasser	dsasser@siwpc.com   bkreferrals@siwpc.com, siwbkecf@siwpc.com, siwpc@ecf.courtdrive.com, siwattecf@siwpc.com

District/off: 0416-0

User: admin

Page 2 of 2

Date Rcvd: Feb 21, 2025

Form ID: pdfparty

Total Noticed: 4

Jessica F Dillon

jessica.dillon@usdoj.gov Jazzmen.McClain@usdoj.gov,Noni.Hill@usdoj.gov,CaseView.ECF@usdoj.gov

Leonidas Koutsouftikis

lkouts@mckplaw.com mcook@magruderpc.com

Robert Hockenbury

robert.hockenbury@wbd-us.com

Timothy P. Branigan

cmecf@chapter13maryland.com

TOTAL: 6

Entered: February 21st, 2025

Signed: February 21st, 2025

**SO ORDERED***Maria Ellena Chavez-Ruark***MARIA ELLENA CHAVEZ-RUARK**  
U.S. BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
at Greenbelt**

---

In re: Case No.: **24-16894 – MCR** Chapter: **13**

**Nicholas B. Arter Sr.**  
Debtor

---

**ORDER DENYING CONFIRMATION OF CHAPTER 13 PLAN  
WITH LEAVE TO AMEND**

Having held a hearing on the Chapter 13 Plan proposed by the Debtor and having concluded that the proposed Plan does not fulfill the requirements for confirmation set out in 11 U.S.C. § 1325, it is, by the United States Bankruptcy Court for the District of Maryland,

ORDERED, that confirmation of the Chapter 13 Plan proposed by the Debtor is denied; and it is further

ORDERED, that the Debtor is granted leave to file an amended Plan on or before **March 11, 2025**; and it is further

ORDERED, that if an Amended Plan is timely filed and served on all creditors and parties in interest, the hearing on confirmation of the Amended Plan shall take place on **April 15, 2025, at 2:00 p.m., in Virtual Courtroom (contact case trustee for hearing information)**; and it is further

**ORDERED, that if an Amended Plan is timely filed, the Debtor/Counsel shall mail: (1) a copy of this Order, and (2) the Amended Plan to all creditors and parties requesting notice, and shall file with the court a certificate of service by the date set for filing the Amended Plan;** and it is further

ORDERED, that if within the time granted for amendment the Debtor does not file an Amended Plan, or if this case is not converted to a case under another chapter or voluntarily dismissed, then this case may be dismissed by the Court pursuant to 11 U.S.C. § 1307(c)(5) without further notice or hearing.

cc: Debtor  
Attorney for Debtor – Daniel M. Press  
Case Trustee – Timothy P. Branigan

**End of Order**